

**Fill in this information to identify the case:**

Debtor 1 Rosie Hughes

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin  
(State)

Case number 17-24738-gmh

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the Tiki Series III Trust

Court claim no. (if known): 12-1

Last 4 digits of any number you use to  
identify the debtor's account: 3381

Date of payment change:  
Must be at least 21 days after date 04 / 01 / 2021  
of this notice

New total payment: \$ 1,100.17  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 625.18

New escrow payment: \$ 508.60

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Rosie Hughes

First Name

Middle Name

Last Name

Case number (if known) 17-24738-gmh

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti

Signature

Date 03 / 10 / 2021

Print:

Michelle Ghidotti

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949) 427 - 2010

Email

bknotifications@ghidottiberger.com

ROSIE M HUGHES  
 8309 W CTLAND AVE  
 MILWAUKEE WI 53218

Analysis Date: February 08, 2021

Final

Property Address: 8309W COURTLAND AVENUE MILWAUKEE, WI 53218

Loan

**Annual Escrow Account Disclosure Statement  
 Account History**

This is a statement of actual activity in your escrow account from Mar 2020 to Mar 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Apr 01, 2021:</b>
Principal & Interest Pmt:	591.57	591.57
Escrow Payment:	625.18	508.60
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,216.75	\$1,100.17

<b>Escrow Balance Calculation</b>	
Due Date:	Jun 01, 2020
Escrow Balance:	(5,208.70)
Anticipated Pmts to Escrow:	6,251.80
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$1,043.10

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,567.13	(5,413.47)
Mar 2020	522.38	620.87			*	2,089.51	(4,792.60)
Apr 2020	522.38				*	2,611.89	(4,792.60)
May 2020	522.38				*	3,134.27	(4,792.60)
Jun 2020	522.38				*	3,656.65	(4,792.60)
Jun 2020		65.88			* Escrow Only Payment	3,656.65	(4,726.72)
Jul 2020	522.38	620.87			*	4,179.03	(4,105.85)
Jul 2020		95.56			* Escrow Only Payment	4,179.03	(4,010.29)
Jul 2020				1,073.00	* Homeowners Policy	4,179.03	(5,083.29)
Aug 2020	522.38	620.87	1,040.00		* Homeowners Policy	3,661.41	(4,462.42)
Sep 2020	522.38	620.87			*	4,183.79	(3,841.55)
Sep 2020		17.24			* Escrow Only Payment	4,183.79	(3,824.31)
Oct 2020	522.38	620.87			*	4,706.17	(3,203.44)
Oct 2020		83.27			* Escrow Only Payment	4,706.17	(3,120.17)
Nov 2020	522.38	620.87			*	5,228.55	(2,499.30)
Dec 2020	522.38	625.18			*	5,750.93	(1,874.12)
Dec 2020		272.77			* Escrow Only Payment	5,750.93	(1,601.35)
Jan 2021	522.38	625.18	5,228.55	5,030.23	* City/Town Tax	1,044.76	(6,006.40)
Jan 2021		8.62			* Escrow Only Payment	1,044.76	(5,997.78)
Jan 2021		163.90			* Escrow Only Payment	1,044.76	(5,833.88)
Feb 2021	522.38	625.18			*	1,567.14	(5,208.70)
					Anticipated Transactions	1,567.14	(5,208.70)

Feb 2021	5,626.62		417.92
Mar 2021	625.18		1,043.10
	<u>\$6,268.56</u>	<u>\$12,559.80</u>	<u>\$6,268.55</u>
			<u>\$6,103.23</u>

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 6,268.55. Under Federal law, your lowest monthly balance should not have exceeded 1,044.76 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,043.10	2,034.44
Apr 2021	508.60			1,551.70	2,543.04
May 2021	508.60			2,060.30	3,051.64
Jun 2021	508.60			2,568.90	3,560.24
Jul 2021	508.60			3,077.50	4,068.84
Aug 2021	508.60	1,073.00	Homeowners Policy	2,513.10	3,504.44
Sep 2021	508.60			3,021.70	4,013.04
Oct 2021	508.60			3,530.30	4,521.64
Nov 2021	508.60			4,038.90	5,030.24
Dec 2021	508.60			4,547.50	5,538.84
Jan 2022	508.60	5,030.23	City/Town Tax	25.87	1,017.21
Feb 2022	508.60			534.47	1,525.81
Mar 2022	508.60			1,043.07	2,034.41
	<u>\$6,103.20</u>	<u>\$6,103.23</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,017.21. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,017.21 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,043.10. Your starting balance (escrow balance required) according to this analysis should be \$2,034.44. This means you have a shortage of 991.34. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 6,103.23. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	508.60
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$508.60</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On March 10, 2021 I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT CHANGE the following individuals by electronic means through the Court's ECF program:

TRUSTEE  
Richard A. Check  
court@richardacheck.com

TRUSTEE  
Scott Lieske  
ecf@chapter13milwaukee.com

U.S. TRUSTEE  
ustpregion11.mi.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Marlen Gomez  
Marlen Gomez

On March 10, 2021 I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT CHANGE on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR  
Rosie Hughes  
8259 W. Potomac Ave.  
Milwaukee, WI 53218

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/Marlen Gomez  
Marlen Gomez